

CLAIMS

1. A method of obtaining consent to electronically send sensitive information to an individual, the method comprising:
5 electronically providing computer-executable instructions for obtaining consent from the individual for subsequent computer-aided delivery of the sensitive information to the individual;
prompting, by execution of the instructions on a first computer, the individual for consent to the subsequent computer-aided delivery of the sensitive information to the individual;
10 communicating the individual's consent from the first computer to a second computer, the second computer connected to the first computer over a network; and
transmitting the sensitive information from the second computer to the first computer.

- 15 2. The method as recited in claim 1, wherein the method further comprises electronically providing disclosure information regarding electronic delivery of sensitive information.
- 20 3. The method as recited in claim 1, wherein the electronically providing comprises sending an message over a network.
- 25 4. The method as recited in claim 1, wherein the electronically providing comprises sending a computer readable device.
5. The method as recited in claim 1, 3, or 4, wherein the electronically providing comprises sending a link which the user can follow to indicate consent.
- 30 6. The method as recited in claim 1, 3, 4, or 5, wherein the electronically providing comprises sending a link which points to a document containing sensitive information.
7. The method as recited in claim 1, 3, 4, or 5, wherein a user's ability to access sensitive information is recorded.

8. A system of obtaining consent to electronically send sensitive information to a user, the method comprising:

under control of a server system:

5 sending a communication to a first client system, the communication comprising computer executable instructions for obtaining a consent response from the user for electronic delivery of the sensitive information;

receiving the consent response from the first client system;

storing the consent response; and

10 if the consent response is positive, causing the sensitive information to be electronically delivered to the user.

9. The method as recited in claim 8, further comprising:

under control of the server system:

15 wherein the communication comprises a consent request form.

10. The method as recited in claim 9, further comprising:

under control of the first client system:

receiving the consent request form;

displaying the consent request form;

20 accepting data from the user for at least one field in the consent request form;
and

sending the accepted data to the server system.

11. The method as recited in claim 10, further comprising:

25 under control of the server system:

determining whether the data received from the first client system indicates consent to electronically send sensitive information to the user; and

30 if the received data indicates consent, electronically sending sensitive information to the user.

12. The method as recited in claim 11, wherein the step of electronically sending sensitive information comprises at least one of :

- (i) sending a first e-mail message to a destination address associated with the user, the first e-mail message including a URL pointing to the sensitive information; and
- (ii) sending a second e-mail message to the destination address associated with the user, the second e-mail message including the sensitive information.

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13. The method as recited in claim 8, 9, 10 or 11 wherein the server system and first client system communicate over a computer network.

10 14. A system for obtaining consent to electronically send sensitive information to a user, the system comprising:

a server system programmed to:

send a communication to the user, the communication comprising instructions for the user to consent to electronic delivery of the sensitive information;

receive the consent from the user;

store the received consent; and

cause the sensitive information to be sent to the user.

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15. The system as recited in claim 14, wherein the communication comprises disclosure information regarding electronic delivery of sensitive information.

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16. The system as recited in claim 14, wherein the communication comprises a message sent over a network.

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17. The system as recited in claim 14, wherein the communication comprises a computer readable device.

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18. The system as recited in claim 14, 16, or 17 wherein the communication comprises a link which the user can follow to indicate consent.

19. The system as recited in claim 14, 16, or 17, wherein the communication comprises a link which points to a document containing sensitive information.

20. The system as recited in claim 14, 16, 17, or 18, wherein a user's ability to access sensitive information is recorded.

5 21. The system as recited in claim 14, wherein:
 the server system is further operative to:
 cause a consent request form to be sent to a first client system.

10 22. The system as recited in claim 21, wherein:
 the first client system is operative to:
 receive the consent request form from the server system;
 display the consent request form;
 accept data from the user for at least one field in the consent request form; and
 send the accepted data to the server system.

15 23. The system as recited in claim 21 or 22, wherein the server system and first client system communicate over a computer network.

20 24. The system as recited in claim 22, wherein:
 the server system is further operative to:
 determine whether the data received from the first client system indicates consent to electronically send sensitive information to the user; and
 if the received information indicates consent, electronically send sensitive information to the user.

25 25. The system as recited in claim 24, wherein the step of electronically sending sensitive information comprises at least one of:
 (i) sending a first e-mail message to a destination address associated with the user, the first e-mail message including a URL pointing to the sensitive information;
 and
 (ii) sending a second e-mail message to the destination address associated with the user, the second e-mail message including the sensitive information.

26. A computer program product comprising:

a computer readable medium;

5 computer program instructions on the computer-readable medium, wherein the computer program instructions, when executed by a computer, direct the computer to perform a method of obtaining consent to electronically send sensitive information to a user, the method comprising:

requesting the consent from the user;

receiving the consent from the user; and

10 storing the received consent.

27. The computer program product as recited in claim 26, the method further comprising:

causing a consent request form to be sent to a first client system.

15 28. The computer program product as recited in claim 27, wherein:

the first client system is operative to:

receive the consent request form from the server system;

display the consent request form;

accept data from the user for at least one field in the consent request form; and

20 send the accepted data to the server system.

29. The computer program product as recited in claim 28, the method further comprising:

determining whether data received from a first client system indicates consent to electronically send sensitive information to the user; and

25 if the received information indicates consent, electronically sending sensitive information to the user.

30. The computer program product as recited in claim 28, wherein the step of electronically sending sensitive information comprises at least one of :

(i) sending a first e-mail message to a destination address associated with the user, the first e-mail message including a URL pointing to the sensitive information; and

(ii) sending a second e-mail message to the destination address associated with the user, the second e-mail message including the sensitive information.

31. A computer-implemented method of obtaining consent from a user on a first computer
5 for electronic delivery of sensitive information, the computer-implemented method comprising:

displaying, on the first computer, a consent form having at least one field to be completed with data from the user;

transmitting the data in the at least one completed field from the first computer
10 to a second computer;

receiving, at the second computer, the transmitted data; and

storing the received data in the second computer, the received data being
associated with the user.

15 32. The computer-implemented method of claim 31, wherein the consent form is an HTML document.

20 33. The computer-implemented method of claim 31, wherein the information in the at least one completed field is transmitted over a computer network.

34. A computer-implemented method of obtaining consent for electronic delivery of sensitive information the method comprising:

identifying a user;

obtaining the user's consent to receive the sensitive information in electronic
25 format;

determining whether the user is capable of receiving the sensitive information in electronic format; and

providing the user with access to the sensitive information in electronic
format.

30 35. The computer implemented method of claim 34 further comprising:

requesting the user to consent to receiving additional sensitive information electronically.

36. The computer-implemented method of claim 34, further comprising:

5 maintaining a record that indicates at least one of the following:

- (a) the user was provided access to the sensitive information; and
- (b) the user was able to access the sensitive information.

37. The computer-implemented method of claim 34, wherein access to the sensitive
10 information comprises at least one of:

- (a) a URL displayed on a computer of the user, the URL pointing to the sensitive information;
- (b) the user providing an e-mail address to which an e-mail message, with the sensitive information, will be sent; and
- (c) printing a paper version of the sensitive information at the user's location.

38. A computer data signal embodied in a computer communications medium, the computer data signal comprising:

20 a first portion identifying sensitive information located on a server system; and
a destination address identifying a destination of the computer data signal.

39. The computer data signal as recited in claim 38, further comprising:
a second portion identifying the server system.

25 40. The computer data signal as recited in claim 38, wherein the sensitive information
comprises a prospectus for a mutual fund.

41. The computer data signal as recited in claim 38, wherein the computer communications
medium comprises a carrier wave.

30 42. A computer-readable signal transmitted on a computer-readable medium, the computer
readable signal comprising computer program instructions that, when executed by a

computer, direct the computer to perform a method of obtaining consent to electronically send sensitive information to a user, the method comprising:

- requesting the consent from the user;
- receiving the consent from the user; and
- 5 storing the received consent.

43. The computer-readable signal as recited in claim 42, the method further comprising:
causing a consent request form to be sent to a first client system.

10 44. The computer-readable signal as recited in claim 43, wherein:

the first client system is operative to:

- receive the consent request form from the server system;
- display the consent request form;
- accept data from the user for at least one field in the consent request form; and
- send the accepted data to the server system.

15 45. The computer-readable signal as recited in claim 42, the method further comprising:
determining whether data received from a first client system indicates consent
to electronically send sensitive information to the user; and
20 if the received information indicates consent, electronically sending sensitive
information to the user.

25 46. The computer-readable signal as recited in claim 44, wherein the step of electronically
sending sensitive information comprises at least one of:

- (i) sending a first e-mail message to a destination address associated with the user, the first e-mail message including a URL pointing to the sensitive information;
and
- (ii) sending a second e-mail message to the destination address associated with the user, the second e-mail message including the sensitive information.

30 47. A computer-implemented method of providing access to a sensitive information record stored in a sensitive information database to a user, the method comprising:

- (a) locating, in a sensitive information database, a sensitive information record to be provided; and
- (b) sending a hyperlink to the user pointing to the sensitive information record.

5 48. A method of providing access to a sensitive information database, the method comprising:

under control of a sending system:

sending a sensitive information request message; and

under control of an associating system:

10 receiving the sensitive information request message from the sending system,
associating a sensitive information record with the contents of the sensitive
information request message,

identifying a destination address based on the sensitive information request
message,

creating a hyperlink pointing to the sensitive information record in the
sensitive information database, and

sending the hyperlink to the destination address.

15 49. The method of claim 48, wherein the destination address is located at a receiving system
and the hyperlink is transmitted from the associating system to the receiving system via
the Internet.

20 50. The method of claim 48, wherein the destination address is located at a receiving system,
the method further comprising:

25 under control of the receiving system:

receiving the hyperlink from the associating system, and

accessing the associating system via the hyperlink.

51. The method of claim 50, further comprising:

30 under control of the associating system:

detecting an access to the associating system by the receiving system via the
hyperlink;

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determining whether or not the hyperlink is valid; and
when the hyperlink is determined to be valid:

5 identifying the sensitive information record from the hyperlink,
retrieving the sensitive information record from the sensitive
information database, and
causing the sensitive information record to be displayed on the second
client system.

52. A computer-implemented method of providing sensitive information stored in a sensitive
10 information database, the method comprising:

15 receiving a message that identifies specific sensitive information to be retrieved;
locating, in the sensitive information database, a sensitive information record
comprising the specific sensitive information.
creating a hyperlink pointing to the sensitive information record; and
sending the hyperlink to a destination address.

53. The computer-implemented method of claim 52, further comprising:

20 receiving an access request to access the sensitive information database via a received
hyperlink;
determining whether the received hyperlink is valid; and
when the received hyperlink is determined to be valid, identifying the sensitive
information record from data in the received hyperlink and providing the sensitive
information record to a source of the received hyperlink.

25 54. A system for sharing sensitive information data stored in a sensitive information
database, the system comprising:

30 a sending system operative to:
search the sensitive information database,
identify a specific sensitive information record located within the sensitive
information database,
identify a destination address, and

sensitive send a sensitive information request message with respect to the specific information record and destination address; and

a storing system operative to:

receive the sensitive information request message,

determine the specific sensitive information record and destination address

from the sensitive information request message,

create a hyperlink pointing to the specific sensitive information record in the sensitive information database, and

send the hyperlink to the destination address.

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55. The system of claim 54, wherein the sending system communicates with the storing system over the Internet.

56. The system of claim 54, wherein the sending system communicates with the storing system over an intranet.

57. A computer program product comprising:

a computer-readable medium; and

computer program instructions on the computer-readable medium, wherein the

computer program instructions, when executed by a computer, direct the computer to perform a method of providing sensitive information data stored in a sensitive information database, the method comprising:

receiving a sensitive information request message,

identifying a specific sensitive information record and a destination address in the

sensitive information request message,

creating a hyperlink pointing to the specific sensitive information record, and

sending the hyperlink to the destination address.

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58. The computer program product of claim 57, wherein the method further comprises at least one of:

receiving the sensitive information request message over the Internet; and

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sending the hyperlink over the Internet.

59. A system for providing sensitive information data stored in a sensitive information database, the system comprising:

5 a database server system operative to:

receive a sensitive information request message;
determine a specific sensitive information record and destination address from the sensitive information request message;
create a hyperlink pointing to the specific sensitive information record in a sensitive information database; and
send the hyperlink to the destination address.

- 10 15 60. The system of claim 59, wherein a first client system sends the sensitive information request message to the database server system over the Internet.

61. The system of claim 60, wherein a first client system sends the sensitive information request message to the database server system over an intranet.